

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-12206-VFP
KEVIN P. and MARY C. O'KEEFE, Judge: Papalia
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10/30/18
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/AN

Initial Debtor: /s/KPO

Initial Co-Debtor: /s/MCO

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 40 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Sale of Residence.

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 107 Woodland Road, New Providence, NJ 07974

Proposed date for completion: 6 Months from Conf. Order or as further extended.

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1300.00 and 400.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Ditech and Bank of America (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1000.00 plus any additional fees awarded by the Court.
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Priority Taxes	\$300.48 (POC #1-3)
State of NJ Division of Taxation	Priority Taxes	\$1986.54 (POC #6)
Tennessee Department of Revenue	Priority Taxes	\$1927.60 (POC #16)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	2011 Ford Focus	-	Surrendered in full satisfaction of all claims
Capital One Auto Finance (POC #3)	2015 Nissan Altima		

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

The Bank of New York Mellon (POC #4) and Ditech Financial (POC #7) will be paid in full through the sale of Debtors' residence.

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo Bank, N.A. (POC #9)	Furniture purchased from Raymour & Flanigan	\$1,888.00 (POC #9)

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Priority Unsecured Claims
- 4) Secured Claims
- 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/22/18 at Docket No. 105.

Explain below **why** the plan is being modified:

The Plan is being modified to reflect surrender of vehicle, to reflect proposed adequate protection to mortgage companies pending sale, and to obtain additional time to sell property accordingly.

Explain below **how** the plan is being modified:

Part 1(a) is being modified to reflect the updated amount of time left under the Plan, Part 2 is being modified to reflect adequate protection payments to Ditech and Bank of America, Part 4(b) is being modified to no longer reflect curing arrears to Capital One Auto Finance, Part 4(f) is being modified to reflect surrender of the 2015 Nissan, and Part 5 is being modified to reflect pro rata distribution to unsecureds.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 1, 2018

/s/Kevin P. O'Keefe
Debtor

Date: November 1, 2018

/s/Mary C. O'Keefe
Joint Debtor

Date: November 1, 2018

/s/Angela Nascondiglio
Attorney for Debtor(s)

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United States Bankruptcy Court
District of New JerseyIn re:
Kevin P. O'Keefe
Mary C. O'Keefe
DebtorsCase No. 17-12206-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 4
Total Noticed: 120

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db/jdb
cr +Kevin P. O'Keefe, Mary C. O'Keefe, 107 Woodland Road, New Providence, NJ 07974-2136
+DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853

r +Kathleen Jonovich, Weichert Chatham, 64 Main Street, Chatham, NJ 07928-2475
r +Law Offices of Anthony Di Maggio, Law Offices of Anthony Di Maggio, 372 Morris Avenue,
Springfield, NJ 07081-1159

516629002 APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
516628999 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
516629000 +American Express, P.O. Box 360001, Fort Lauderdale, FL 33336-0001
516867647 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

516629001 +Apex Asset Management, 2501 Oregon Pike, Ste 120, Lancaster, PA 17601-4890
516629003 Atlantic Health System, PO Box 35611, Newark, NJ 07193-5611
516629004 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
516629005 Atlantic Medical Group, Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629009 BCA Financial Services, Inc, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629006 Bank of America, N.A., PO Box 15227, Wilmington, DE 19886-5227
516629008 Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
516629011 Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
516629015 +Capital One Bank (USA), NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave.,
Suite 403, Roseland, NJ 07068-1717

516629018 +Capital One, NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave., Suite 403,
Roseland, NJ 07068-1717

516629020 Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594,
Clifton, NJ 07015-2594

516629022 +Chase, National Payment Services, PO Box 182223, Dept. OHI-1272,
Columbus, OH 43218-2223

516629024 Ditech Financial, PO Box 7169, Pasadena, CA 91109-7169
516653529 +Ditech Financial LLC, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
516629025 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
516629026 ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516629028 EKG Associates, 610 Wyoming Avenue, Kingston, PA 18704-3702
516629029 EKG Interpretation Group, PO Box 512619, Philadelphia, PA 19175-2619
516629027 Educational Credit Management Corporation, PO Box 16408, Saint Paul, MN 55116-0408
516629030 +Enhanced Recovery Company, LLC, PO Box 57610, Jacksonville, FL 32241-7610
516629031 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
516629033 +High Focus Centers, c/o Glazer & Kamel, 1207 East Grand Street, Elizabeth, NJ 07201-2319
516629034 IC System, PO Box 64437, Saint Paul, MN 55164-0437
516629035 +IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
516629036 Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
516629038 +James M. Rubino, DMD, 598 Central Avenue, New Providence, NJ 07974-1500
516629040 Linebarger Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128
516629041 +Livingston Pathology Associates LLC, 94 Old Short Hills Rd., Livingston, NJ 07039-5672
516629042 +Mark Durante, DDS, PA, 261 Springfield Avenue, Suite 203, Berkeley Heights, NJ 07922-1264
516629043 #Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
516680115 Navient Solutions, Inc. on behalf of, Educational Credit Management Corporation,
PO BOX 16408, St. Paul, MN 55116-0408

516629045 New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037
516881368 +New Jersey Anesthesia Associates, c/o Pressler And Pressler, LLP., 7 Entin Road,
Parsippany NJ 07054-5020

516629046 New Providence Internal Med Assoc, 571 Central Ave, Suite 112,
New Providence, NJ 07974-1547

516629047 +Norley Collection Agency, LLC, PO Box 2173, Westfield, NJ 07091-2173
516629049 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629050 #PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516629051 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
516629052 Pennsylvania Physician Services, Mailstop: 4911298, PO Box 660827, Dallas, TX 75266-0827
516629053 Physician Billing - PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
516629054 +Practices Associates Medical Group, PO Box 416457, Boston, MA 02241-6457
516629055 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516629056 Princeton Healthcare System, Lock Box 9226, PO Box 8500, Philadelphia, PA 19178-9226
516629057 +Princeton Hlthcr Behavioral Hlth, 4 Princess Road, Suite 207,
Lawrence Township, NJ 08648-2322

516629058 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
516629059 QAR, PO Box 239, Gibbsboro, NJ 08026-0239
516629060 +RAS Cintron Law Offices, 130 Clifton Road, Suite 202, Fairfield, NJ 07004-2927
516629061 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
516629064 +Robert C. Thelander, Esq., 139 South Street, Suite 203, New Providence, NJ 07974-1999
516629071 SBMC Multi Specialty-OBS, PO Box 8000, Dept 624, Buffalo, NY 14267-0002
516742885 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 120

Date Rcvd: Nov 06, 2018

516629066 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629069 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629072 Sirius XM Satellite Radio, c/o EOS CCA, PO Box 981025, Boston, MA 02298-1025
516629074 +St. Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954
516629073 St. Clare's dba Revenue Guard, PO Box 28315, New York, NY 10087-8315
516629076 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
516629078 +State of Tennessee, Department of Revenue, Andrew Jackson State Office Building,
Nashville, TN 37242-0001
516629079 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
516629080 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue,
New Providence, NJ 07974-1557
516629081 Summit Medical Group, PA, Attn #8549X, PO Box 14000, Belfast, ME 04915-4033
516629082 +Summit Oral & Maxillofacial Surgery, P.A., 155 Summit Avenue, Summit, NJ 07901-2856
516629083 +Summit Oral Surgery, c/o Robert C. Thelander, 139 South Street, Suite 203,
New Providence, NJ 07974-1999
516629084 +TD Bank USA, N.A., c/o Weinsten, Pinson, and Riley, PS, 2001 Wester Avenue, Suite 400,
Seattle, WA 98121-3132
516629085 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516921418 +Tennessee Dept. of Revenue, c/o Attorney General, POB 20207, Nashville, TN 37202-4015
516715521 The Bank of New York Mellon FKA..., c/o Bank of America, P.O. Box 31785,
Tampa, FL 33631-3785
516629086 +The CBE Group, Inc., Payment Processing Center, PO Box 126, Waterloo, IA 50704-0126
516629087 +Torin Rutner, D.M.D., M.D., 590 Westfield Avenue, Westfield, NJ 07090-3312
516629088 +Transworld Systems, PO Box 17221, Wilmington, DE 19850-7221
516629090 Verizon, PO Box 1548, Lynnwood, WA 98046-1548
516629091 +Viking Pest Control, 711 E. Main Street, Bridgewater, NJ 08807-3340
516629092 +Wells Fargo Bank, PO Box 63491, San Francisco, CA 94163-0001
516629093 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516840903 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
516629095 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
516629094 #+Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
516629096 Wilkes-Barre General Hospital WQO, PO Box 630958, Cincinnati, OH 45263-0958

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 23:45:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2018 23:45:42 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: gecsedirecoverycorp.com Nov 06 2018 23:43:14
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516628996 +E-mail/Text: mreed@affcollections.com Nov 06 2018 23:45:46 Accurate Collection Services,
17 Prospect Street, Morristown, NJ 07960-6862
516628997 E-mail/Text: ally@ebn.phinsolutions.com Nov 06 2018 23:44:43 Ally, PO Box 38092,
Bloomington, MN 55438-0902
516628998 +E-mail/Text: ally@ebn.phinsolutions.com Nov 06 2018 23:44:43 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300
516760164 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 06 2018 23:56:11
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
516629007 +E-mail/Text: ebn@rwjbh.org Nov 06 2018 23:46:01 Barnabas Health, PO Box 903,
Oceanport, NJ 07757-0903
516629012 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 23:42:41 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
516629013 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 06 2018 23:43:23
Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
516637472 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 06 2018 23:43:52
Capital One Auto Finance, c/o Ascension Capital Group, 4515 N Sante Fe Ave/ Dept. APS,
Oklahoma City, OK 73118-7901
516700738 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 06 2018 23:43:53
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
516629014 E-mail/Text: bankruptcynotices@cbecompanies.com Nov 06 2018 23:45:58 Capital One Bank,
c/o Nelson, Watson & Associates, LLC, PO Box 1299, Haverhill, MA 01831-1799
516864112 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 23:43:16
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516629016 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 23:42:41
Capital One Bank, USA, N.A., c/o American InforSource, LP, PO Box 71083,
Charlotte, NC 28272-1083
516629017 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 23:43:51 Capital One, N.A.,
c/o American InforSource, PO Box 71083, Charlotte, NC 28272-1083
516723161 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2018 23:43:16 Capital One, N.A.,
PO Box 71083, Charlotte, NC 28272-1083
516629019 +E-mail/Text: bankruptcy@cavps.com Nov 06 2018 23:45:57 Cavalry SPV I, LLC,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516629021 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 06 2018 23:45:33
Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
516629023 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 06 2018 23:46:20
Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246

District/off: 0312-2

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Total Noticed: 120

Date Rcvd: Nov 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516758728 E-mail/Text: bankruptcy.bnc@ditech.com Nov 06 2018 23:45:16
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
516629032 E-mail/Text: bankruptcy.bnc@ditech.com Nov 06 2018 23:45:16 Green Tree Servicing, LLC,
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, So. Dakota 57709-6154
516629037 E-mail/Text: cio.bncmail@irs.gov Nov 06 2018 23:45:08 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516629039 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 06 2018 23:44:54 Kohls/capone,
Po Box 3115, Milwaukee, WI 53201-3115
516629044 +E-mail/PDF: pa_dc_claims@navient.com Nov 06 2018 23:43:55 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
516629062 E-mail/Text: Supportservices@receivablesperformance.com Nov 06 2018 23:46:17
Receivables Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
516629063 +E-mail/Text: Supportservices@receivablesperformance.com Nov 06 2018 23:46:17
Recievables Performance Management, LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
516629065 E-mail/Text: ebn@rwjbh.org Nov 06 2018 23:46:01 Saint Barnabas Medical Center,
PO Box 29960, New York, NY 10087-9960
516629068 E-mail/Text: ebn@rwjbh.org Nov 06 2018 23:46:01 Saint Barnabus Medical Center,
PO Box 29960, New York, NY 10087-9960
516629067 E-mail/Text: ebn@rwjbh.org Nov 06 2018 23:46:01 Saint Barnabus Medical Center,
PO Box 29960, Lockbox #29960, New York, NY 10087-9960
516629070 +E-mail/Text: bankruptcy@savit.com Nov 06 2018 23:46:25 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
516629075 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Nov 06 2018 23:45:52 State Farm,
Insurance Support Center, PO Box 588002, North Metro, GA 30029-8002
516653565 +E-mail/PDF: gecsed@recoverycorp.com Nov 06 2018 23:43:14 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516629089 E-mail/Text: bnc@alltran.com Nov 06 2018 23:44:47 United Recovery Systems,
P.O. Box 722929, Houston, TX 77272-2929

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516629010* BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629077* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08695-0283)
516628995 ###Accounts Receivable Management, Inc., PO Box 129, Thorofare, NJ 08086-0129
516629048 ##+Nudelman, Klemm & Golus, 425 Eagle Rock Ave., Suite 403, Roseland, NJ 07068-1787

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 120

Date Rcvd: Nov 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2018 at the address(es) listed below:

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Jessica M. Minneci on behalf of Joint Debtor Mary C. O'Keefe jminneci@middlebrooksshapiro.com
Jessica M. Minneci on behalf of Debtor Kevin P. O'Keefe jminneci@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Debtor Kevin P. O'Keefe jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Joint Debtor Mary C. O'Keefe jshapiro@middlebrooksshapiro.com
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Joint Debtor Mary C. O'Keefe
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Debtor Kevin P. O'Keefe
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank
One, N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank One,
N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank One,
N.A., as Indenture Trustee for CWABS Master Trust, Revol ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank
One, N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York successor Indenture Trustee to JPMorgan Chase Bank, N.A., successor by merger to Bank
One, N.A., as Indenture Trustee for CWABS Master Trust, Revol ecf@powerskirn.com
TOTAL: 17